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**MAR 27 2006**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

<b>In the Application of</b>	)	
	)	
<b>Applicants: James Benjamin Williams et al.</b>	)	
	)	<b>Examiner</b>
<b>Serial No. 10/797,889</b>	)	<b>Thu Thao Havan</b>
	)	
<b>Filed: March 10, 2004</b>	)	<b>Art Unit 3624</b>
	)	
<b>Title: Methods for issuing, distributing, managing</b>	)	
<b>and redeeming investment instruments</b>	)	
<b>providing securitized annuity options</b>	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**FAX TRANSMISSION COVER LETTER**

**- 14 SHEETS TOTAL -**

The attached Amendment (11 pages), Request for Continued Examination (1 page) and credit card payment form are being transmitted via facsimile to the central facsimile number of United States Patent and Trademark Office, (571) 273-8300, on March 27, 2006.

Respectfully submitted,



Dated: March 27, 2006

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